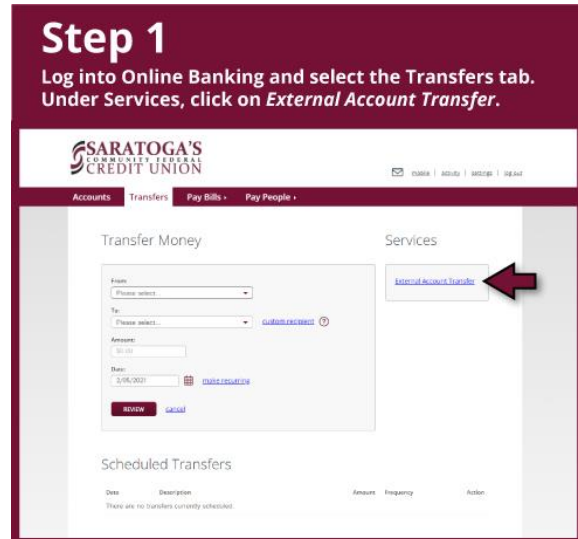


Use TransferNow to easily transfer funds between Saratoga's Credit Union and external accounts. Simply log into Online Banking and follow the steps below.

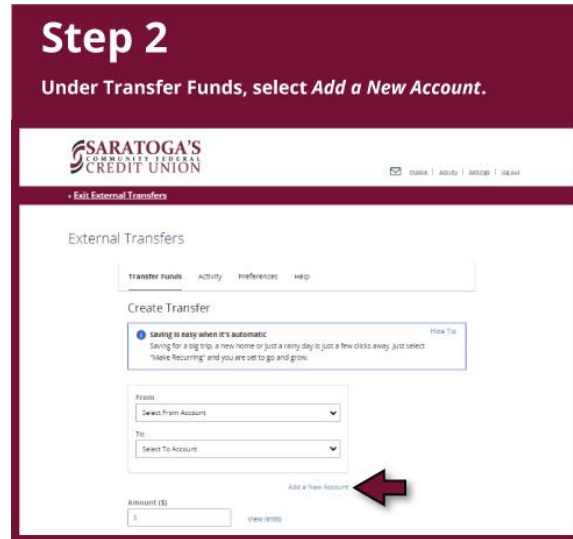
## Step 1

Log into Online Banking and select the Transfers tab. Under Services, click on *External Account Transfer*.



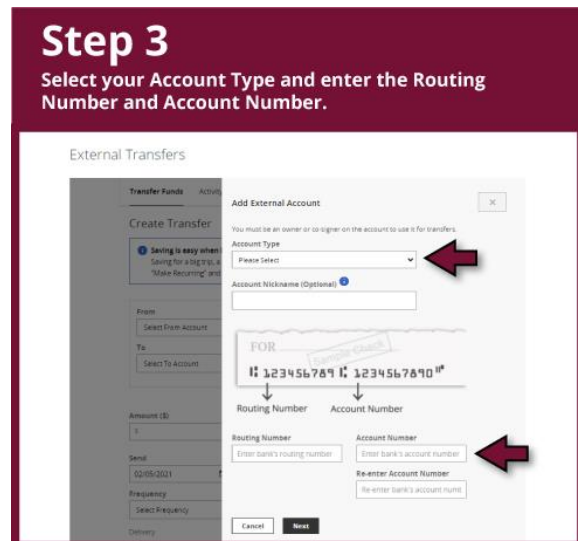
## Step 2

Under Transfer Funds, select *Add a New Account*.



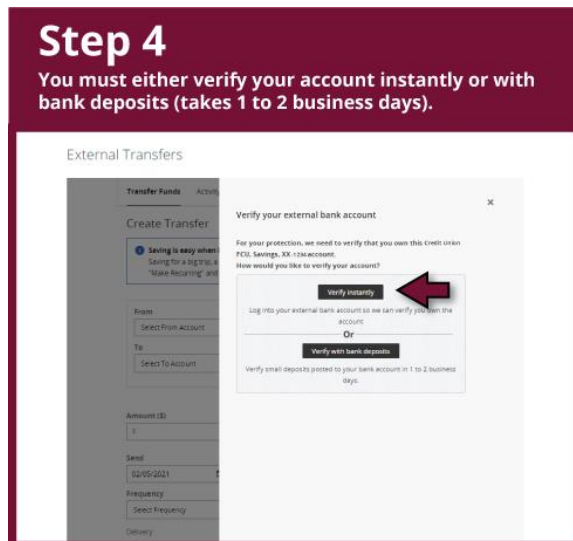
## Step 3

Select your Account Type and enter the Routing Number and Account Number.



## Step 4

You must either verify your account instantly or with bank deposits (takes 1 to 2 business days).



## Step 5

Enter your account information for your external account and click the *Verify* button.

External Transfers

Transfer Funds Activity

Create Transfer

Verify instantly

Enter your external bank account login information so we can verify you own the account.

Credit Union Name

Safety log into your online banking so your account can be verified for use. Your credentials are sent to your bank using the highest encryption standards and are never read or saved.

Username

Password

Back to verification options

Verify

## Step 6

Select the option to verify your account, enter the code and click the *Submit* button.

External Transfers

Transfer Funds Activity

Create Transfer

Verify instantly

Your bank requires more information to verify your account.

Please select one of the options:

- Phone - Text: \*\*\*-\*\*\*-1111
- Phone - Voice: \*\*\*-\*\*\*-1111
- Email: j\*\*\*\*\*@\*\*\*\*.com

Back to verification options

Submit

## Step 7

After submitting your access code, the verification may take up to 30 seconds, do not click away.

External Transfers

Transfer Funds Activity

Create Transfer

Verify instantly

Your bank requires more information to verify your account.

Enter Access Code

12345

Back to verification options

Submit

Verification is in progress. This may take up to 30 seconds. Do not click away.

## Step 8

Once the external account has been added, select where you would like to transfer from and to, the dollar amount, the date, and the frequency.

External Transfers

Transfer Funds Activity Preferences Help

Create Transfer

Your External Example Credit Union Account, Checking, XXXXXX1111 has been added. Verify info.

From

External Example Credit Union Account, Checking, XXXXXX11

To

HOMEQUITY, \$100.00

Amount (\$)

\$100.00

Send

Date

Frequency

One time transfer

Delivery Fees and delivery info

See HowWeGoStandard - Free

## Step 9

Review your transfer information and select *Confirm*, or select *Edit* if you need to change your information.

SARATOGA'S CREDIT UNION

External Transfers

Transfer Funds Activity Preferences Help

Review Transfer

From: External Example Credit Union Account, Checking, XXXXXX1111

To: HOMEQUITY

Send Date

Send Date

Speed: Standard

Method

Transfer Amount: \$100.00

Fees: Free

Total: \$100.00

Cancel

Edit

Confirm

## Congratulations!

You have successfully made an external transfer! Select *New Transfer* to submit another external transfer or *Activity* if you wish to cancel your transfer.

SARATOGA'S CREDIT UNION

External Transfers

Transfer Funds Activity Preferences Help

Transfer Confirmed

You're transferring \$100.00 on Date

From: External Example Credit Union Account, Checking, XXXXXX1111

To: HOMEQUITY

Reference #: 1234567890

Send Date

Send Date

Speed: Standard

Method

Transfer Amount: \$100.00

Fees: Free

Total: \$100.00

New Transfer

Activity